

DETAILED ACTION

Acknowledgements

1. This communication is in response to Applicant's communications filed on **11 May 2010**. Amendments to claims 1, 4, 5 and 23 have been entered. No claims have been added. Claims 3 and 24 have been canceled. Rejections made under 35 USC §112, second paragraph and 35 USC §103(a) in the last office action have been withdrawn in view of the Applicant's remarks/amendments. Claims 1, 2, 4-6, and 21-23 are pending in this application.

2. Amendments to title and specification have been entered.

Examiner's Amendment

3. An examiner's amendment to the record appears below. Should the changes and/or additions be unacceptable to applicant, an amendment may be filed as provided by 37 CFR 1.312. To ensure consideration of such an amendment, it MUST be submitted no later than the payment of the issue fee.

4. Authorization for this examiner's amendment was given in a telephone interview with Applicant's representative Anthony Barkume (Reg. No. 33,831) on 11 May 2010 at 7:30 p.m. Eastern time.

5. IN THE CLAIMS

Claim 1 is amended as follows:

A method of operating a reward system in conjunction with a computer network, the computer network interconnected to at least one issuing bank computer operated by an issuing bank that issues a token to a user, said token comprising a user payment account ID for a user payment account at the issuing bank computer that is used to pay for purchase transactions, the method comprising:

- a. providing a reward account database in a central reward server computer that interoperates with the computer network, the reward account database storing (i) a first user reward account for transactions between the user and a first merchant and (ii) a second user reward account for transactions between the user and a second merchant, both the first user reward account and the second user reward account being identified with the user payment account ID;
- b. a user executing a first transaction with the first merchant by presenting the token to the first merchant for payment of at least part of the first transaction;
- c. a first merchant computer operated by the first merchant transmitting a first instruction to the central reward server computer to add a first set of rewards to the first user reward account using an identification of the first merchant and the user payment account ID;
- d. the user executing a second transaction with the second merchant by presenting the token to the second merchant for payment of at least part of the second transaction;
- e. a second merchant computer operated by the second merchant transmitting a second instruction to the central reward server computer to add a second set of rewards to the second user reward account using an identification of the second merchant and the user payment account ID;
- f. establishing a user reward exchange account on the central reward server computer;
- g. a user computer operated by the user providing instructions to the central reward server computer for selecting rewards from the first user reward account and

- from the second user reward account for exchange into the user reward exchange account; and
- h. the central reward server ~~compute computer~~ exchanging, in response to said instructions, the selected rewards from the first user reward account and the second user reward account into the user reward point exchange account.

Allowable Subject Matter

6. The following is a statement of reasons for the indication of allowable subject matter:
7. The prior art of record (**Harris et al** - US Patent No. 6,014,635 - in view of **Walker et al** - US Patent No. 6,327,573 – in further view of **Blagg et al** – US Patent No. 7,076,465) teaches a method of operating a reward system in conjunction with a computer network, the computer network interconnected to at least one issuing bank computer operated by an issuing bank that issues a token to a user, said token comprising a user payment account ID for a user payment account at the issuing bank computer that is used to pay for purchase transactions, the method comprising:
- a. providing a reward account database in a central reward server computer that interoperates with the computer network, the reward account database storing (i) a first user reward account for transactions between the user and a first merchant and (ii) a second user reward account for transactions between the user and a second merchant, both the first user reward account and the second user reward account being identified with the user payment account ID;
- b. a user executing a first transaction with the first merchant by presenting the token to the first merchant for payment of at least part of the first transaction;

- c. a first merchant computer operated by the first merchant transmitting a first instruction to the central reward server computer to add a first set of rewards to the first user reward account using an identification of the first merchant and the user payment account ID;
 - d. the user executing a second transaction with the second merchant by presenting the token to the second merchant for payment of at least part of the second transaction; and
 - e. a second merchant computer operated by the second merchant transmitting a second instruction to the central reward server computer to add a second set of rewards to the second user reward account using an identification of the second merchant and the user payment account ID;
 - f. establishing a user reward exchange account.
8. Even though, the prior art of record teaches the above-mentioned features, the prior art of record fails to teach a method of operating a reward system in conjunction with a computer network, the computer network interconnected to at least one issuing bank computer operated by an issuing bank that issues a token to a user, said token comprising a user payment account ID for a user payment account at the issuing bank computer that is used to pay for purchase transactions, including the steps of:
- establishing a user reward exchange account on the central reward server computer;
 - a user computer operated by the user providing instructions to the central reward server computer for selecting rewards from the first user reward account and from the second user reward account for exchange into the user reward exchange account; and

- the central reward server computer exchanging, in response to said instructions, the selected rewards from the first user reward account and the second user reward account into the user reward point exchange account.

9. For these reasons claims **1 and 23** are deemed to be allowable over the prior art of record and claims **2, 4-6, 21 and 22** are allowed by dependency on allowed claims. Any comments considered necessary by Applicant must be submitted no later than the payment of the issue fee, and to avoid processing delays, should preferably accompany the issue fee. Such submissions should be clearly labeled Comments on Statement of Reasons for allowance.

Conclusion

10. The prior art made of record and not relied upon is considered pertinent to applicant's disclosure:

- (a) **Maher** (US Patent No. 6,339,765) (Jan. 15, 2002) "Method and apparatus for defining private currencies".
- (b) **Blagg et al** (WO-00/65502) (Nov. 2, 2000) "Method for Processing a Group of Accounts Corresponding to Different Products".
- (c) **Geeves et al** (WO-99/43168) (Aug. 26, 1999) "Method in a Selective Call System Including a Primary Station with Means for Sending a Qualifying Call from which Data Can Be Determined at a Secondary Station"
- (d) **Antonucci et al** (US Pub. No. 2003/0200144) (Oct. 23, 2003) "System and method for the real-time transfer of loyalty points between accounts".
- (e) **Cohagan et al** (US Pub. No. 2010/0088174) (Apr. 8, 2010) "Loyalty Points System and Method with Supplemental Authorizations".

(f) **Cohagan et al** (US Pub. No. 2005/0043992) (Feb. 24, 2005) "Point Pooling Loyalty System and Method".

(g) **Deliwala et al** (US Pub. No. 2004/0215536) (Oct. 28, 2004) "Method and System for Technology Consumption Management Including Allocation of Fees".

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Ed Baird whose telephone number is (571)270-3330. The examiner can normally be reached on Monday - Thursday 7:30 am - 5:00 pm Eastern Time.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Charles R. Kyle can be reached on 571-272-6746. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://portal.uspto.gov/external/portal/pair>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/Ed Baird/
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